

Enhanced Care, which comes into effect on May 1, 2021, is a whole new way of doing auto insurance in B.C., one that lowers the price of insurance for drivers in our province and provides everyone with access to significantly better care and recovery benefits if they're injured in a crash. Under Enhanced Care, if you're hurt in a crash, you can have the peace of mind that you'll get the care and recovery benefits you need, for as long as you need them.

We are committed to providing you with relevant information to support your transition to Enhanced Care. We will continue to update our [insurance partner pages](#) on icbc.com with commercial customer-focused information. We have an [infographic](#) which provides an overview of the changes and a [frequently asked questions](#) section which we are continually updating to provide you with more detailed information.

You can also visit our dedicated [Enhance Care Coverage site](#). As always, your Autoplan broker can answer your questions about Enhanced Care and provide advice on what coverages are right for you.

Regulations to support Enhanced Care

On January 22 and March 05, ICBC joined the provincial government to announce that Basic Vehicle Damage Coverage and Enhanced Care Accident Benefits have been approved in regulations. These follow the amendments made to the *Insurance (Vehicle) Act* Legislation, which received Royal Assent on August 14, 2020. Below you can find information on these regulations.

Visit our [insurance partner pages](#) on icbc.com to find out more information about what these changes mean for your coverage.

Basic Vehicle Damage Coverage

Basic Vehicle Damage coverage will be included in ICBC's Basic Autoplan insurance as of May 1, 2021.

It works like this: if you are driving in BC and another driver crashes into your vehicle, your own Basic Vehicle Damage coverage will cover your repair costs. This represents a change from the current system, under which the insurance policy of the driver responsible for a crash covers the other driver's damaged vehicle. Just like today, if you are not responsible for the crash, it will not impact the cost of your insurance. Basic insurance will cover you for up to \$200,000 and your insurance premiums won't be impacted if you are not responsible for the crash.

Further details of the Basic Vehicle Damage coverage approved in regulations can be found in this [news release](#) from the Province of British Columbia.

Enhanced Accident Benefits

The approval of the Enhanced Accident Benefits regulations signified the last major milestone in defining Enhanced Care, which comes into effect on May 1, 2021.

Key features of Enhanced Care include:

- British Columbians hurt in a crash will have access to significantly enhanced medical care and recovery benefits – there is **no overall limit** to the medical and rehabilitation benefits, improved from the proposed limit of at least \$7.5 million and the current limit of \$300,000.
- The maximum limit for wage loss replacement will increase to **90% of net income** up to \$100,000, improved from the current 75% of gross average weekly earning, up to a maximum of \$740 per week limit.
- The most seriously injured will get even more care, including a **new permanent impairment compensation** which will provide financial compensation of up to \$265,000, improved by about \$15,000 from the original proposal.
- Drivers in B.C. will save approximately 20% on average, on their combined (basic and optional) auto insurance compared to the prior year.

Further details of the Enhanced Accident Benefits approved in regulations can be found in this [news release](#) from the Province of British Columbia.